

## **ARMY CAREER AND ALUMNI PROGRAM**

### **INDIVIDUAL TRANSITION PLAN (ITP)**

Your transition success is an important mission. Like all important missions, your transition requires advance planning. The seven categories listed on this Individual Transition Plan represent the major education, training and job assistance concerns you may face as you transition from the Army. To help you develop and manage your transition plan, the Army has developed planning sheets for each of these categories. These planning sheets will help you identify the actions you should consider taking and are a valuable tool for setting goals and establishing a schedule for completing those goals. Additionally, your ITP will help all transition service providers focus on your key transition objectives.

To create your Individual Transition Plan, place a check in the box next to each topic you are interested in. Once you have identified your areas of interest, you will refer to the attached planning sheets for more information about the items you selected. Your ACAP counselor can also assist you with your transition plan at any time during your transition.

Please take a few minutes now to indicate the areas of interest for your Individual Transition Plan.

☐ **TAKING CARE OF FAMILY NEEDS**

☐ **GETTING FINANCIALLY READY**

☐ **PREPARING FOR A NEW CAREER**

☐ **CONTINUING EDUCATION: ATTENDING AN INSTITUTION OF HIGHER LEARNING**

☐ **GETTING JOB RELATED TRAINING, CERTIFICATION, AND LICENSURE**

☐ **FINDING A NEW JOB**

☐ **STARTING A BUSINESS**

## TAKING CARE OF FAMILY NEEDS

### HEALTH AND LIFE INSURANCE

Once you leave the military, you will want to secure **health insurance** for yourself and your family. Some employers include insurance coverage as part of their new employee benefits package, which you may or may not be required to contribute to, or you may have to purchase your own insurance coverage. Whichever situation you find yourself in, insurance is a complicated issue and making a good decision when selecting an insurance program will require you to learn about civilian health insurance programs.

ACTIONS	Target Date	Date Completed
1. Learn about health insurance benefits by conducting online research. Become familiar with various insurance offerings. Use the ACAP On-Line web site or visit the ACAP Center for more information on how you can research health insurance benefits.		
2. Conduct informational interviews with employers to compare different types of insurance benefits, their costs and when they become available to new employees.		
3. Determine your eligibility, if any, for VA health benefits. Call your local VA Counselor or visit the VA web site for more information on VA health benefits.		
4. Retirees should also research their options under TRICARE. You can find the TRICARE web site by using your web browser to search for the word "TRICARE".		

For many new employees, health benefits do not become available until they have been employed for a certain period of time, often 90 days. If you will experience a time following your transition from the Army when you will not have health benefits, **transitional health care** may be a good choice for you and your family.

ACTIONS	Target Date	Date Completed
1. Determine your eligibility, if any, for transitional health care. Visit the ACAP Center or use the ACAP On-Line web site.		
2. Research the Continued Health Care Benefit Program (CHCBP). Evaluate cost and your individual finances. Consider pre-existing conditions or any other health concerns you and your family members have. Visit the ACAP Center or use the ACAP On-Line web site.		

**Life insurance** can secure your family's future should anything happen to you. The decision to obtain life insurance and the type of insurance you obtain will depend on your individual situation. Before you purchase life insurance, be sure to explore your options concerning life insurance benefits.

<b>ACTIONS</b>	<b>Target Date</b>	<b>Date Completed</b>
1. Determine how you can get SGLI (Servicemembers Group Life Insurance) eligibility by enrolling in the Guard or Reserves. Your In-Service Recruiter can give you more information about the benefits of serving in the Guard or Reserves.		
2. Learn more about how SGLI will cover you for a short period of time after you leave active duty and how VGLI (Veterans Group Life Insurance) can provide additional term insurance coverage. You can find information on SGLI and VGLI in the Preseparation Guide on the ACAP On-Line web site.		
3. Learn about commercial life insurance by exploring insurance company web sites on the Internet. You can also find other web sites that specialize in giving competitive quotes from more than one life insurance company.		
4. Find out what type of insurance benefits companies are offering their employers by conducting informational interviews or visiting corporate recruiting web sites. Make sure you learn what benefits are offered, their cost, and when new employees become eligible for coverage. Your ACAP Center can help you set up and prepare for informational interviews.		

## **TRAVEL ARRANGEMENTS**

Making your move from the Army means making a lot of decisions. Sometimes the best information you can get comes as the result of first-hand experience. Along with your standard entitlements, you may be eligible for additional travel entitlements for certain transition-related purposes.

<b>ACTIONS</b>	<b>Target Date</b>	<b>Date Completed</b>
1. Determine your eligibility, if any, for Permissive TDY (PTDY) to conduct house hunting or job search visits to where you will be relocating. Be sure you understand what is allowable under this entitlement. To obtain more information about PTDY, check with your chain of command.		
2. Find out what your travel allowances will be for your permanent move to your new home. Make an appointment with your Transportation Office to learn more about your travel allowances. Make sure you know what to bring to your appointment.		
3. Find out what the government will ship for you. Determine your weight allowance and your eligibility to ship an automobile. Your Transportation Office can tell you all you need to know.		

4. If you need to reduce the amount of household goods, consider holding a yard sale or take your goods to the Thrift Shop for consignment sale.		
5. Complete a household goods inventory and make an appointment for your goods to be picked up. Your Transportation Office has the forms you need and can make the appointment for your pickup.		
6. If shipping a car, make an appointment for pick up or delivery to the shipment point. Your Transportation Office can make all arrangements for you. Make sure you know what documentation will be required for shipment and how you must prepare your car for shipment.		

## CHILDREN'S SCHOOLING

One of your major concerns for your final move from the Army is ensuring that the schools your children will be attending offer the best possible education opportunities. By investing time and doing research, you can ensure your children will be happy and successful.

ACTIONS	Target Date	Date Completed
1. As you consider potential communities, research the quality of schools that your children would attend. Decide what is most important to you (e.g., class size, enrichment programs, special needs programs, etc.). Your library may have a "places rated" book, and there are many web sites dedicated to helping you to compare communities. Simply search the web using "places rated". Don't forget to ask friends, relatives and even your new employer about schools in communities near your new job.		
2. If you already know the community you will be relocating to, find out enrollment dates, eligibility for enrollment (e.g., how old a child must be to start kindergarten) and documentation (e.g., proof of vaccination) required for enrollment. You can often learn a great deal about school rules and programs by searching for the county school web site. Just enter "XXX county schools" in your web browser search window.		

## SPECIAL FAMILY NEEDS

You may have a child with special needs or an elderly parent who lives with you and requires special consideration. In these situations, it becomes most important that you know what programs and agencies are in your new area where you can obtain the services you need to ease their transition.

ACTIONS	Target Date	Date Completed
1. Research schools, rehabilitation centers, senior programs, etc., in the local area. Consider public, private and religious programs and facilities. Search for the county web site and look for “services” or “public services”. Contact the responsible office to learn about all private and public options.		
2. Once you’ve identified available programs, determine if your special needs family member is eligible for needed services and what documentation will be required. Determine cost. Evaluate what part of the cost is covered by insurance, Social Security, school district, state/federal funding, etc. Determine your eligibility for financial support, if any. Evaluate costs against your personal finances/budget.		
3. If you can, visit programs/facilities. Talk with administrators, workers and students/patients.		

## GETTING FINANCIALLY READY

### FINANCIAL PLANNING

As you prepare to transition from the Army, you should evaluate the current state of your finances to determine how much money you need to earn in a civilian job. You should also evaluate your debts. If you are concerned about the amount of money you owe, seek budget counseling so you can get your debts under control.

ACTIONS	Target Date	Date Completed
1. Contact your Army Community Service (ACS) office to find out what financial counseling services are available. Make an appointment for debt counseling.		
2. Complete budget worksheet. Identify monthly income/living expenses. Know what income you will need to live each month. Be realistic regarding housing, utilities, insurance and other costs. Check with friends or relatives in the area where you will be living. Look at newspaper ads for rental properties to determine housing costs. (You can often find them on the web by searching for the web site of a local paper). Your ACAP Center and ACS office can help you work on a budget.		
3. Make a comprehensive list of current debts and assets (e.g., savings). Make sure payment on debts is included in your budget worksheet. Consider how you can pay off debts before you leave active duty.		
4. Identify all your one-time transition costs (e.g., deposit and first month's rent on a new apartment) and start saving for them. Newspaper ads may contain information on what you can expect to pay. Your ACAP Center can help you identify likely transition costs.		
5. Determine what relocation expenses you will be reimbursed for and when you will receive reimbursement. Ask your Finance Office how much of an advance you can draw.		
6. Find out what your final pay will be and when you will receive it. See if you are eligible for separation pay. Your Finance Office can give you more information. Don't forget that leave is like money in the bank. You'll be paid for any accrued leave; however, you may not be eligible to receive rations and quarters allowances if cashing in your leave.		

## EXPLORE JOB MARKET TO DETERMINE LIKELY EARNINGS

Your civilian salary will not be determined by how much money you need to earn. Employers pay based on what you can contribute to the corporate bottom line or the mission of a government agency. Your qualifications and the employer's needs will determine what you earn. Of course, salary isn't everything. A high salary is less appealing if you have to pay hundreds of dollars each month for medical coverage. Make sure you evaluate the benefits you will receive as well as your potential for promotion and pay raises.

ACTIONS	Target Date	Date Completed
1. Research civilian jobs that you are qualified for. Use Choices CT and the Enhanced Job Analyzer to evaluate jobs and your suitability for them. Your ACAP Center can help you to use these valuable tools.		
2. Once you've identified a job that you like and feel you're qualified for, find out how much you can earn. Look at Internet job listings. Check the want ads on the Internet version of the newspaper in the community you want to move to. You can also check the web for salary survey information (search for "salary calculator" on the web). Talk to friends and relatives in that area to find out what kind of salaries are being paid. Conduct informational interviews to learn more. Your ACAP Center can help you plan for and conduct informational interviews.		
3. If married and your spouse can work, find out what type of job opportunities your spouse may have. This may be a great opportunity for your spouse to start a new career. Remember your spouse is eligible for job assistance too. Get your spouse into the ACAP Center for services.		
4. Consider how you can supplement your starting salary with income from enlistment in the Guard or Reserves. Check with your In-Service Recruiter to find out what your drill pay would be each month.		

## PREPARING FOR A NEW CAREER

### SETTING A CAREER GOAL

Occupations are major career fields, like sales, management or education, which you will research so you can make an informed decision about your next career. You need to learn as much as you can about the different occupations you are interested in so that you can compare and evaluate them.

ACTIONS	Target Date	Date Completed
1. Compile a list of jobs or occupations you are interested in. Consider all possibilities from staying in the same job to pursuing a new occupation. Your ACAP Center has automated tools and books that can help you to explore jobs and occupations. Focus on required qualifications as well as the type of work you would be performing. You need to find a job that you can win and enjoy.		
2. The TAP workshop will provide you instruction in how to set occupational goals. When you attend the workshop, you'll be given a workbook that contains a useful and detailed self-assessment worksheet. Your ACAP Center can help you reserve a seat at the next TAP workshop.		
3. Research each occupation to determine requirements, salary, career opportunities, etc. You can research actual job listings on the Web. The ACAP On-Line web site contains links to many popular job listing sites. Keep in mind that job opportunities may vary by location – try to get information for the locations you are interested in.		
4. Use Choices CT and the Enhanced Job Analyzer to evaluate occupations. The ACAP Center staff can help you to use the automated tools.		
5. Network with family and friends to learn more about different jobs. Find out what it is like to work in that profession – what the working conditions are like.		
6. Conduct informational interviews with people actually working in the occupations and companies you're interested in. Your ACAP Center can help you to plan for informational interviews.		
7. If you're still uncertain about career interests, your Education Center can give you tests to help you identify your aptitudes and interests. Choices CT, an automated program available at the ACAP Center, can also provide a valuable assessment. Make an appointment to discuss these tools with your ACAP Counselor or make an appointment with your Education Center.		

## ASSESSING YOUR QUALIFICATIONS

Your qualifications include your education and training, both formal and OJT, your skills and abilities and your experience. Before you can market yourself to a new employer, you need to evaluate your qualifications and learn how to present them effectively.

ACTIONS	Target Date	Date Completed
1. Go through your records and find all military training certificates, certificates of military course completion, records of OJT, etc. Look at your military record brief to see if you have additional training.		
2. Go back over your entire job history. Don't forget work you did before entering the service. Review your high school and college transcripts. Don't forget any hobbies or volunteer work you may have done.		
3. The Department of Defense has created a VMET (Verification of Military Experience and Training) document that can help you to inventory your qualifications. VMET documents capture your work experience and the major military training courses you've completed. In addition to helping you to inventory your qualifications, the VMET document also can help you with school credits and may help you communicate your skills and experience to employers. Your ACAP Center can help you download and print this document.		
4. Compare your existing skills and training with current civilian job requirements. Use what you learned during your exploration of occupations and jobs to see how well you measure up. Be honest and realistic. If you're unsure, talk with the counselors at the ACAP Center or discuss your qualifications with someone currently working in the field you're interested in.		
5. Use Choices CT and the Enhanced Job Analyzer to evaluate qualifications. These electronic tools can help you to better understand how well you measure up. Your ACAP Center staff can help you get the most from these programs.		
6. If you're not qualified but are still interested and willing to work and study, identify the training and experience that you must acquire to qualify for the job you want. Check with your ACAP Center for assistance in determining how you can acquire the needed training or experience.		

## CONTINUING EDUCATION: ATTENDING AN INSTITUTION OF HIGHER LEARNING

### ASSESSING CURRENT CREDITS – GETTING CREDIT FOR WHAT YOU’VE LEARNED AND EARNED

While in the Army, you gained valuable experience through work and training opportunities. Depending on the jobs you held and the courses you took, you may be eligible to receive college credit through an evaluation of your experiences. Besides an evaluation of your military experience and training, you may be awarded credit through testing. Based on your knowledge of a particular subject area, you may test to determine your proficiency in subjects of your choice and, depending on your level of proficiency, be awarded credit.

ACTIONS	Target Date	Date Completed
1. Search your private files for military training certificates, certificates of military course completion, transcripts of other college credits, records of OJT, etc. Your Education Center may be able to help you find transcripts for college courses taken while on active duty.		
2. Check your official records brief to ensure that your military personnel record accurately reflects all your training.		
3. The Department of Defense has created a VMET (Verification of Military Experience and Training) document that can help you to inventory your qualifications. VMET documents capture the major military training courses you’ve completed. Your ACAP Center can help you download and print this document.		
4. An AARTS transcript describes military training and experience in a consistent format, making it easier for college officials to evaluate and grant credit for military experiences. You should make an appointment to visit your Education Center to learn more about securing an AARTS transcript and how it can be used to get college credits.		
5. You can take examinations while still on active duty that can give you college credits for knowledge that you have gained. Check with your Education Center for information on the College-Level Examination Program (CLEP), DANTES Subject Standardized Tests (DSST) and similar testing programs.		

### SELECTING A MAJOR

While you probably have a good idea of the course of study you would like pursue, there are a number of things to consider when selecting a major. Knowing how your chosen major will support your future objectives helps you make long-range decisions for yourself and your family. Your choice must be based on your aptitudes, skills and interests. Most of all, unless you’re

retiring from work, your course of study must help you to earn a living. Consequently, your occupational plans and educational goals must complement each other.

<b>ACTIONS</b>	<b>Target Date</b>	<b>Date Completed</b>
1. Research occupational fields and jobs. Your ACAP Center has worksheets and automated tools to help you explore the full range of opportunities. They can help you to connect the dots between a field you want to work in and the education needed to qualify.		
2. Learn about the job market and how to get a job. Your ACAP Center can help you reserve a seat at a job assistance workshop that will prepare you to identify a career goal and succeed in your search for a rewarding career. Even if you don't plan on working full time until you graduate, you need this training. It can even help you win the best paying part-time employment. See your ACAP Center staff for information about and reservations for job assistance training.		
3. Take some tests to help you identify interests and aptitudes. Your Education Center can tell you how you can take tests that can help you decide on a career field. They can also tell you about the college courses of study that can prepare you for that career field.		
4. Consider a career in the Army as a commissioned officer. You may be eligible for the Army's Green to Gold program. Check out the Army ROTC web site by entering "Army ROTC" in your web browser search engine.		

## **SELECTING A SCHOOL**

Once you know what you want to study, you need to choose a school. Your individual situation and finances determine your options for where you attend school. Making the decision to attend school locally or at a distance will require you to consider your expenses, responsibilities and needs and discuss your plans with your family.

<b>ACTIONS</b>	<b>Target Date</b>	<b>Date Completed</b>
1. The Choices CT program available at your ACAP Center, can help you identify specific schools and curriculums that match up well with your occupational areas of interest. Talk to your ACAP Center staff to schedule an opportunity to use Choices CT.		
2. Talk to your Education Center staff to explore your chosen field of study and schools that offer courses and degree programs in that field. Find out if you can maximize credit for courses already taken, in-service training and experience and credits earned through tests such as CLEP.		

3. Use the Internet to find the web sites of colleges and schools in the area where you want to live after leaving the Army. Check out their online catalogs to see if they have the programs you need.		
4. Consider the schools that best match up with your financial situation. Can you afford to attend and to live in the local area? Do they offer ROTC, financial aid and work-study programs? Research college web sites, talk to your Education Center staff and call the schools for more information.		

### Paying for School -- Deciding Whether to Attend School Full Time or Part Time

Once you know what you want to study and where you want to go to school, you have to find a way to pay for schooling and living expenses. While attending school full time is the fastest way to complete a course of study and obtain a degree, most adults who pursue degrees do not have that luxury. Whether you are able to attend college full or part time depends entirely on your educational plans and ability to both pay for schooling and support yourself and family. You should evaluate your circumstances to determine if you will attend classes as a full- or part-time student. As a veteran, you may be eligible for education benefits under the Montgomery GI Bill or one of the other VA sponsored education benefits programs. When exploring sources of financial aid, be sure to consider the wide variety of funding programs, including grants and loans, that are available. If you plan to work while you attend school, there are a number of full- and part-time opportunities that can give you the flexibility you need while you go to school.

<b>ACTIONS</b>	<b>Target Date</b>	<b>Date Completed</b>
1. Complete budget worksheets. Identify monthly income/living expenses. Your ACAP Center can give you a budget worksheet and help you use it. Your Army Community Service office can provide you debt counseling and family budgeting assistance.		
2. Determine semester/term expenses. Include tuition, fees, books, etc. Use the Internet to research school costs or visit your Education Center or installation library to look at college catalog materials.		
3. Estimate length of time required to complete degree program attending full time/part time. Set a realistic goal for completing your degree program. Consider family income and needs.		
4. If you plan to work while you attend school, there are a number of full- and part-time opportunities that can give you the flexibility you need while you go to school. You may be eligible for a VA Work Study program. Check with your VA counselor or visit the VA web site for more information. Research part-time job opportunities in the communities surrounding your intended school. Use the Internet to find local newspapers and check the want ads. See if your school web site has information on part-time job opportunities.		

5. Determine if you are eligible for education benefits under the Montgomery GI Bill (MGIB), the Veterans Educational Assistance Program (VEAP) or the Vietnam-era GI Bill. The Education Center can help you determine your eligibility, the amount of benefits available and the conditions for collecting those benefits.		
6. If you are being released from active duty due to a service-connected injury, you may be eligible for additional training or education benefits. Your VA counselor can help you determine your eligibility. The VA web site also contains valuable information on VA training and education assistance programs. Your ACAP Center can help you contact a VA counselor.		
7. Explore other sources of financial aid. Determine if you are eligible for government-sponsored grant or loans programs or other sources of student aid. Schedule an appointment with and visit an Education Services Specialist or your academic counselor at the institution of your choice. Use Choices CT to research financial aid. Use the Web to research financial aid and other types of loans available to you. Your ACAP Center staff can help you use Choices CT and the Internet to research financial assistance.		
8. Consider enrolling in Army ROTC. ROTC students may be eligible for scholarships. The Army even has a special program for enlisted soldiers called Green to Gold. Check out the Army ROTC web site by entering "Army ROTC" in your web browser.		
9. Don't forget that you may get additional education benefits from enlisting in the Guard or Reserves. Check with your In-Service Recruiter to see how enlistment can help pay for schooling.		
10. Reenlistment can continue your eligibility for tuition assistance that can be used for traditional courses as well as enrollment in eArmyU courses. Check with your Army Reenlistment NCO to learn more about how you can continue to work towards a college degree while on active duty.		

## GETTING JOB RELATED TRAINING, CERTIFICATION, AND LICENSURE

### IDENTIFYING AND EVALUATING TRAINING PROGRAMS

Many occupations are closed to all but those who have specific training and skills. While Army experience and training can prepare you for many careers, your occupational exploration may have identified gaps in your qualifications.

ACTIONS	Target Date	Date Completed
1. Identify acceptable training programs. Not all programs are the same. For example, one career field may offer many different certificates covering a wide range of expertise. Your ACAP Center can help you identify what you'll need to do to gain the right diploma, certificate or license.		
2. The Army COOL (Credentialing Opportunities On-Line) web site ( <a href="http://www.armyeducation.army.mil/cool/">http://www.armyeducation.army.mil/cool/</a> ) is a fantastic resource for identifying programs that can help you to gain the credentials you need. In some cases, you can even get the necessary credentials simply by passing an exam. The Department of Labor UMET (Use Your Military Experience and Training) web site ( <a href="http://www.umat-vets.dol.gov/">http://www.umat-vets.dol.gov/</a> ) is another rich source of information.		
3. Conduct informational interviews with employers and individuals working in your chosen career field to find out what schools and training programs will qualify you for employment. Your ACAP Center can teach you how to conduct informational interviews.		
4. Look at alternatives to training schools. You may be able to gain required experience on the job. Check with unions and companies to find out if you can meet your needs while working. Some unions even sponsor apprenticeship programs. Also look at industry web sites for information on training opportunities. Your ACAP Center can help you to use the web as a research tool and can even give you access to the Internet.		
5. Consider how reenlistment may enable you to get additional training and experience at no cost to you. Talk to your Reenlistment NCO to find out how you can get the skills and qualifications you need while being paid full time.		

### IDENTIFYING AND SELECTING A SPECIFIC SCHOOL

Once you know the program of study/training that will get you where you need to be, you need to choose a specific training institution. Your individual situation and finances determine your

options for where you attend training. Making the decision to attend training locally or at a distance will require you to consider your expenses, responsibilities and needs and discuss your plans with your family.

<b>ACTIONS</b>	<b>Target Date</b>	<b>Date Completed</b>
1. Research schools online. Find out how much they cost and how long the training program will take. Do they offer financial aid? Check your financial plan. Can you afford to attend the course? (See the section below on paying for school.)		
2. Make sure the school is reputable. Check the Internet to see if there are any web sites critical of the institution. Check with the Better Business Bureau web site to see if they have a less than satisfactory customer rating. Finally, check with the school to see if they are approved for GI Bill reimbursement or call a VA education case manager at 1-888-GI-BILL1 (1-888-442-4551) and ask about the school and course.		
3. Determine if the school will help you to succeed. Using the Internet, find out the school's graduation rates and how long they have been in business. Do they have a placement program? What is their success in placing graduates in good jobs? Does their training qualify you to receive a certificate? If the course leads to a licensing exam, how well do graduates do on the test? Use the Internet to search on each school's name. Call the school and ask for catalogs and information on their programs.		

## **PAYING FOR SCHOOL**

Once you've found the right school and training course, you need to make sure you can pay for training and cover living expenses for you and your family. While attending school full time is the fastest way to complete a training course, you may need to train part time while earning the money you need. Whether you are able to train full or part time depends entirely on your training plans and ability to pay. As a veteran, you may be eligible for education benefits under the Montgomery GI Bill or one of the other VA sponsored training benefits programs. When exploring sources of financial aid, be sure to consider the wide variety of funding programs, including grants and loans, that are available. If you plan to work while you attend school, there are a number of full- and part-time opportunities that can give you the flexibility you need while you go to school.

<b>ACTIONS</b>	<b>Target Date</b>	<b>Date Completed</b>
1. Complete budget worksheets. Identify monthly income/living expenses. Your ACAP Center can give you a budget worksheet and help you use it. Your Army Community Service office can provide you debt counseling and family budgeting assistance.		

2. Estimate length of time required to complete the training program (attending full time/part time). Set a realistic goal for completing your training program. Consider family income and needs.		
3. Determine training expenses. Include tuition, fees, books, tools, training materials, computers, etc. Research the school web site or contact the school for more information.		
4. Find out if you must live in a dormitory or can/must find your own housing. Determine if you will bring your family with you or leave them somewhere else while training.		
5. If you plan to work while you attend training, there are a number of full- and part-time opportunities that can give you the flexibility you need while you go to school. You may be eligible for a VA Work Study program. Check with your VA counselor or visit the VA web site for more information. Research part-time job opportunities in the communities surrounding your intended school. Use the Internet to find local newspapers and check the want ads.		
6. Determine if you are eligible for education benefits under the Montgomery GI Bill (MGIB), Veterans Educational Assistance Program (VEAP) or the Vietnam-era GI Bill. The Education Center can help you determine your eligibility, the amount of benefits available and the conditions for collecting those benefits. Make sure your school and the training program are eligible for GI Bill reimbursement. Check with the school to see if they are approved for GI Bill reimbursement or call a VA education counselor at 1-888-GI-BILL1 (1-888-442-4551) and ask about the school and course.		
7. If you are being released from active duty due to a service-connected injury, you may be eligible for additional training or education benefits. Your VA counselor can help you determine your eligibility. The VA web site also contains valuable information on VA training programs. Your ACAP Center can help you contact a VA counselor.		
8. Explore other sources of financial aid. Determine if you are eligible for government-sponsored grant or loan programs or other sources of aid. Use Choices CT to research financial aid. Use the Web to research financial aid and other types of loans available to you. Your ACAP Center staff can help you use Choices CT and the Internet to research financial assistance.		

9. Consider enlistment in the Guard or Reserves as a means of earning extra money. Check with your In-Service Recruiter to see what you can earn for weekend drills and the benefits you will be eligible for.		
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## GETTING A CERTIFICATE OR LICENSE

Some jobs require that you have a formally recognized certificate or license.

ACTIONS	Target Date	Date Completed
1. Determine the requirements for certification or licensure. Check out the Army COOL (Credentialing Opportunities On-Line) web site ( <a href="http://www.armyeducation.army.mil/cool/">http://www.armyeducation.army.mil/cool/</a> ) and the Department of Labor UMET (Use Your Military Experience and Training) web site ( <a href="http://www.umat-vets.dol.gov/">http://www.umat-vets.dol.gov/</a> ) for information regarding specific requirements and the means to attain them.		
2. Inventory your training and experience to see how well you match up to the requirements for certification and licensure. Check with your Education Center for more information and assistance in evaluating these requirements.		
3. Assemble all the documents needed for certification/licensure. Don't wait until the last minute. It may take some time to get the required documents. Make sure you understand the required form of documentation (e.g., certified transcripts).		
4. Find out what tests you will be required to take. Your Education Center can tell you if you can take the required tests locally and when those tests are scheduled.		
5. Prepare for tests by studying or taking refresher courses at the Education Center or local schools. Check with your Education Center to see how you can best prepare for tests.		
6. Apply for certification/licensure long before you need to present these documents to an employer. Keep in mind that it may take some time to take the necessary tests, apply and receive your certificate or license. Set a schedule and stick to it.		

## FINDING A NEW JOB

### PREPARING FOR YOUR JOB SEARCH

There's a big difference between finding a job and finding the right job in the career field you want. You have gained valuable training and experience. You are not the same person you used to be; you're more mature and capable. You've proved that you can learn new skills, contribute to a team and get the job done. You've earned a shot at a job that is both interesting and financially rewarding; however, employers don't give jobs to veterans out of gratitude. They hire people who can prove that they are qualified and capable of doing the job. It's not different than in the Army, everyone wants to know how you can fit in and contribute to the mission. Finding and winning a great job requires planning and hard work. If you're like most transitioning soldiers, you've never gone after a civilian career. You don't have the skills and knowledge you need to succeed and could benefit from training and help.

ACTIONS	Target Date	Date Completed
7. Set a job search objective. Use the "Preparing for a New Career" ITP sheet. Carefully inventory your skills and experience and then explore different occupations and jobs in order to find the perfect match. Without an objective, you'll just be looking for a job, any job!		
8. Learn how to be a successful job seeker. Job search skills and knowledge don't come naturally, you've got to learn before you can earn. Your ACAP Center can help you reserve a seat at a job assistance workshop. This intensive course will teach you how to compete and win.		
9. Build a network. Your friends and family are a great source of information, support and assistance. Talk to them to see what and who they know. Follow your leads and talk to others in your expanding network to learn more about jobs, careers and employers. The job assistance workshop will teach you how to network, and your ACAP Center staff can help. In fact, they may be the most important part of your network.		
10. Write a resume. Resumes are nothing more than a generic job application. Many employers want you to submit one with your application. Even if a resume isn't required, the process of writing a resume will prepare you to fill out a winning job application and to perform well during a job interview. You'll learn how to write resumes at the job assistance workshop. Your ACAP Center has an automated resume writer that can help anyone to produce a professional looking resume. The ACAP Center staff will help you get started and will provide constructive tips on how you can improve your resume.		

11. If you're interested in federal employment, learn how to apply for federal jobs. You'll need to create a federal resume or use a program called RESUMIX. Your ACAP Center staff can help.		
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## FIND AND GO AFTER THE JOB OF YOUR DREAMS

Preparation is vital, but, ultimately, you've got to go out there and win the big one. Don't skimp on your preparation, and don't wait too long to start your job search. Finding the right job is going to take time and the best time to search for a new job is when you're still employed.

ACTIONS	Target Date	Date Completed
1. Identify job opportunities. Use the ACAP On-Line web site, other Internet job listings and your network of friends and family to find job opportunities. Experiment with different locations, key words and occupational titles. Different employers use different terms and some locations have more opportunities than others. Be flexible in your research – you can always focus in on one location or job title later.		
2. If you're interested in federal jobs, check out the Office of Personnel Management web site at <a href="http://www.usajobs.opm.gov">http://www.usajobs.opm.gov</a> or ask your ACAP Center staff for advice on other Internet web sites of interest.		
3. Analyze the most promising job opportunities. What are the required qualifications? Do you match up well? If you're not qualified now, can you get additional schooling or training and become qualified? Check out the ITP planning sheets for Continuing Education and Getting Job Related Training to begin planning for additional education and training. Your ACAP Center staff can help.		
4. Go after the best opportunities. Find out how to apply for the job. Pay attention to details. Learn about the company. Once you're ready, polish your resume to show how your qualifications match up with the employer's requirements. Write an effective cover letter to make the employer want to read your resume. Your ACAP Center staff can help you to analyze job opportunities, revise your resume and cover letter and even research companies. You can learn more about the whole process by attending a job assistance workshop.		

## WIN THE JOB OF YOUR DREAMS

A resume never won anyone a job. Employers want to talk to potential employees. The old saying is that resumes win interviews and interviews win jobs. If you've done a good job of researching job opportunities and writing a resume, you'll get the opportunity to persuade an employer that you're the best candidate. To reach your objective, you need to get ready for the interview process.

ACTIONS	Target Date	Date Completed
1. Learn about interviews. The job assistance workshop will teach you about the different kinds of interviews and their purposes.		
2. Prepare for the interview. Go over the job requirements and make sure you can explain how you meet those qualifications. Research the company and be able to explain why you want to work for that company. Be prepared to talk about what you've done and achieved. Identify your weaknesses and be prepared to deal with tough questions. Decide what you want to learn from the interview and decide on what questions you will ask. Be prepared to talk salary and benefits; know what you need and deserve. Your ACAP Center staff can help you prepare.		
3. Practice. During your workshop, you'll learn about the tough questions you may be asked. Your handout will contain a list of those questions. Have your spouse, a friend or an ACAP Center staff member ask you those questions. Listen to your answers and be honest in identifying the need to revise your answers.		
4. Get ready. Collect any documentation you will need (e.g., proof of identity and right to work). Don't be afraid to call the company and find out what they want you to bring. Check the company out in advance to find out how to get to the interview site. Look how employees are dressed and make sure you know how to dress. Check out how long it will take to drive to the interview on a weekday; make sure you won't be late.		

## STARTING A BUSINESS

### EXAMINING THE MARKET

If you've always dreamed of being your own boss, this may be your opportunity. Running a business can be rewarding and profitable. However, starting and running a business is also risky. You may be relying on your business to provide much if not all of the income you need to support yourself and your family. You may also expect it to provide the health coverage and other benefits you will need as well as contribute to your future retirement. If you are retiring from the military, these concerns may be lessened; however, business is still a gamble that may cost those who are careless a great deal of money.

ACTIONS	Target Date	Date Completed
1. Learn what you need to know. The Small Business Administration web site ( <a href="http://www.sba.gov/">http://www.sba.gov/</a> ) is a great place to start. The web site provides detailed information for those who want to start a business and even provides a free online small business classroom as well as information on licenses, loans and grants. You may also want to find people who are running successful businesses similar to the one you want to start/run. Get to know them and see what they can teach you. Finally, join the Chamber of Commerce in the community you will operate in. Get to know the business community and its leaders.		
2. Find an advisor. Check out the SCORE (Service Corps of Retired Executives) web site at <a href="http://www.score.org/">http://www.score.org/</a> for information about how you can learn from retired executives.		
3. Research. Find out what business opportunities exist. Check out franchising opportunities as well as other businesses that you can start or buy. Talk to other people running similar businesses and find out what their experience has been.		
4. Research the market place. How many competitors are there in the local area? What is the forecast for the future?		
5. Evaluate each opportunity closely. If you are considering purchasing an existing business, how much revenue can you expect? What are the costs that you will incur to buy and operate the business? Ask to see company income tax reports to verify whatever you're told. How is the business viewed in the local community? Check with the Better Business Bureau to see if the company has a bad reputation with customers.		

6. If you are considering purchasing a franchise, find out all costs and conditions – what will the franchiser provide in exchange for the franchise fee? How close are other franchise outlets? How successful are other outlets? Who will be your competition from other franchises? Talk to other business people who have bought into the franchise in other locations. Find out how happy they are with the company and their business arrangement.		
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## GETTING STARTED

Once you've done your lessons and research, you'll be ready to get going. Unless you are able to fund your own startup and cover your living expenses for a long time, you'll need financing. Regardless of your funding needs, business is business and you will need to take care of a number of legal issues. Finally, business finances are far more complex than personal ones – you'll need to take care of business accounting, business taxes and banking.

ACTIONS	Target Date	Date Completed
1. Build a business plan. A business plan is a formal plan for the future that bankers require before lending you money. Even if you're financing your new business yourself, you need a business plan. The plan acts as the management and financial blueprint for a business start-up and profitable operation of a business venture. It explains specifically how a business will function and details how a business will be capitalized, managed and marketed. If you can't work your way through a plan, you may not be ready to start and operate a business.		
2. Secure or reserve funding. Make sure you've got the money you need to buy, start and operate a business. Remember you must pay for raw materials, products and labor (including your own). Since few businesses are profitable from the first day, you will need reserves or a credit line that will cover you for some time. Your business plan should include how much funding or credit you need. Find a funding source and work with your banker or source to get the funds lined up. If you're using your own assets to fund the business, make sure you can get to your money when you need it.		
3. Get legal assistance. Find out what licenses you need. Get a lawyer to assist in drawing up and reviewing contracts and agreements related to the business startup or purchase. Make sure the attorney is experienced in small business matters.		
4. Get accounting assistance. Make sure you have the necessary skills to keep necessary financial accounts and comply with labor and tax laws. If you don't have what it takes, find an accountant who does. Find out who the accountant's customers are and make sure that you're in good hands.		

## NOTES